

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-16507-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher M. Clavo
31 Sindle Avenue
Little Falls, NJ 07424

Social Security No.:
xxx-xx-7198

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Stacey L. Meisel on:

Date: 12/3/24
Time: 02:30 PM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)
David L. Stevens

COMMISSION OR FEES
\$1,913.50

EXPENSES
\$0.00

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: November 13, 2024
JAN:

Jeanne Naughton
Clerk

In re:
Christopher M. Clavo
Debtor

Case No. 23-16507-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 137

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

| Recip ID | Recipient Name and Address |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db | + Christopher M. Clavo, 31 Sindle Avenue, Little Falls, NJ 07424-1618 |
| 519985097 | + Carvana, LLC, 600 Creek Road, Riverside, NJ 08075-5210 |
| 519985104 | + Kelly Torres, 31 Sindle Avenue, Little Falls, NJ 07424-1618 |
| 520302150 | Matrix Financial Services Corporation, c/o RoundPoint Mortgage Servicing LLC, 445 Wrenplace Road, Fort Mill, SC 29715 |
| 520302151 | + Matrix Financial Services Corporation, c/o RoundPoint Mortgage Servicing LLC, 445 Wrenplace Road, Fort Mill, SC 29715, Matrix Financial Services Corporation c/o RoundPoint Mortgage Servicing LLC 29715 |
| 520404395 | + TH MSR Holdings LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200 |
| 520404396 | + TH MSR Holdings LLC, 446 Wrenplace Road, Fort Mill, SC 29715, TH MSR Holdings LLC, 446 Wrenplace Road Fort Mill, SC 29715-0200 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|----------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 13 2024 20:54:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 13 2024 20:53:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Nov 13 2024 21:16:40 | Bridgecrest Acceptance Corporation Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901 |
| 520021009 | Email/PDF: bncnotices@becket-lee.com | Nov 13 2024 21:16:19 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519985092 | + Email/PDF: bncnotices@becket-lee.com | Nov 13 2024 21:16:13 | Amex, P O Box 297871, Fort Lauderdale, FL 33329-7871 |
| 519985091 | Email/PDF: bncnotices@becket-lee.com | Nov 13 2024 21:16:33 | Amex, P.O. Box 7871, Fort Lauderdale, FL 33329 |
| 519985093 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 13 2024 21:04:16 | Bby/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 519985094 | + Email/PDF: MarletteBKNotifications@resurgent.com | Nov 13 2024 21:28:07 | Bestegg, Po Box 42912, Philadelphia, PA 19101-2912 |
| 519989030 | + Email/PDF: acg.acg.ebn@aisinfo.com | Nov 13 2024 21:16:19 | Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519985095 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 13 2024 21:02:33 | Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 519985096 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 13 2024 21:03:23 | Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017 |
| 520021745 | + Email/PDF: ebn_ais@aisinfo.com | Nov 13 2024 21:04:04 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Nov 13, 2024

Form ID: 137

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|-----------|--------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| 520043539 | + Email/PDF: acg.acg.ebn@aisinfo.com | Nov 13 2024 21:02:39 | Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138 |
| 520044272 | Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 13 2024 21:02:52 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 519985098 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 13 2024 20:53:00 | Comenity Bank/Express, Pob 18278, Columbus, OH 43218 |
| 519985099 | + Email/PDF: creditonebknofications@resurgent.com | Nov 13 2024 21:16:20 | Creditonebnk, Pob 98872, Las Vegas, NV 89193-8872 |
| 519985100 | ^ MEBN | Nov 13 2024 20:53:09 | Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263 |
| 520035771 | + Email/Text: cashiering-administrationservices@flagstar.com | Nov 13 2024 20:54:00 | Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639 |
| 519985101 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Nov 13 2024 20:52:00 | Goldman Sachs Bank Usa, 200 West St, New York, NY 10282-2198 |
| 520036725 | + Email/PDF: ebn_ais@aisinfo.com | Nov 13 2024 21:04:06 | Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519985102 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Nov 13 2024 20:52:00 | Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400 |
| 519985103 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 13 2024 20:53:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 520110941 | + Email/PDF: resurgentbknofications@resurgent.com | Nov 13 2024 21:28:03 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 520110942 | + Email/PDF: resurgentbknofications@resurgent.com | Nov 13 2024 21:03:29 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 519985105 | + Email/Text: Documentfiling@lciinc.com | Nov 13 2024 20:52:00 | Lendclub Bnk, 595 Market St, San Francisco, CA 94105-2802 |
| 519985106 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 13 2024 21:04:17 | Macys/Cbna, Po Bpx 8053, Mason, OH 45040-8053 |
| 520033097 | Email/PDF: resurgentbknofications@resurgent.com | Nov 13 2024 21:04:10 | Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 519985107 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Nov 13 2024 20:52:00 | State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695 |
| 519985108 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 13 2024 21:02:30 | Syncb/Ashhom, Po Box 981439, El Paso, TX 79998-1439 |
| 519985109 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 13 2024 21:04:06 | Syncb/Low, Po Box 981400, El Paso, TX 79998-1400 |
| 519985110 | Email/PDF: ais.sync.ebn@aisinfo.com | Nov 13 2024 21:16:40 | Syncb/Walmar, Pob 103027, Roswell, GA 30076 |
| 519985111 | ^ MEBN | Nov 13 2024 20:50:43 | Telecom Self Reported, Po Box 4500, Allen, TX 75013-1311 |
| 519985112 | ^ MEBN | Nov 13 2024 20:51:58 | Utility Self Reported, Po Box 4500, Allen, TX 75013-1311 |

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Nov 13, 2024

Form ID: 137

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| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--------------------------------------------------------------------------------------------|
| 520021038 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| David L. Stevens | on behalf of Debtor Christopher M. Clavo dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura |
| Denise E. Carlon | on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Paul Evangelista | on behalf of Debtor Christopher M. Clavo pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com |
| Sarah K. McCaffery | on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. smccaffery@pincuslaw.com ckohn@hoflawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 6